

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628  
SERIAL NO.: 09/764,618 FILED: January 17, 2001  
EXAMINER: Clement B. Graham Atty. Docket No.: 1002  
FOR: **SYSTEM AND METHOD FOR EFFECTING PAYMENT  
FOR AN ELECTRONIC COMMERCE TRANSACTION**

Confirmation No. 7876

**Mail Stop AF  
P.O. Box 1450  
Commissioner for Patents  
Alexandria, VA 22313-1450**

OK TO ENTER THIS AMENDMENT

C GRAHAM 11/5/08

AMENDMENT

Sir:

Please consider the following amendments and remarks in light of the Final Office Action of the U.S. Patent and Trademark Office mailed on September 5, 2008 and the telephonic interview conducted by Applicants' undersigned representative with Examiner Graham on October 9, 2008:

The Claims are reflected in the listing of claims which begins on page 2 of this paper replace all prior versions of the claims.

Remarks begin on page 24 of this paper.